NYLX-125358410 SERFF Tracking Number: State: Arkansas State Tracking Number: 37400 Filing Company: New York Life Insurance Company

Company Tracking Number: LTCAR0022201A01

TOI: Sub-TOI: LTC03I.001 Qualified LTC03I Individual Long Term Care

Product Name: CP Adv Natl Cons - Prod Spec

Project Name/Number: CP Adv Natl Cons - Prod Spec/LTCAR0022201A01

Filing at a Glance

Company: New York Life Insurance Company

Product Name: CP Adv Natl Cons - Prod Spec SERFF Tr Num: NYLX-125358410 State: ArkansasLH TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 37400

Co Tr Num: LTCAR0022201A01 Sub-TOI: LTC03I.001 Qualified State Status: Filed-Closed Filing Type: Advertisement Co Status: Reviewer(s): Harris Shearer

Author: SPI NewYorkLifeInsCoLTC Disposition Date: 07/17/2008 Date Submitted: 11/14/2007 Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: 11/14/2007

State Filing Description:

General Information

Project Name: CP Adv Natl Cons - Prod Spec Status of Filing in Domicile: Project Number: LTCAR0022201A01 Date Approved in Domicile: Requested Filing Mode: File & Use **Domicile Status Comments:** Explanation for Combination/Other: Market Type: Individual Submission Type: New Submission Group Market Size: Overall Rate Impact: Group Market Type:

Filing Status Changed: 07/17/2008

State Status Changed: 07/17/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description: Dear Mr. Shields,

The above-captioned forms are being submitted for your review. These forms are new and do not replace any previously approved forms.

We consider these advertisements to be invitations to inquire. These advertisements are for use in magazines and/or new paper's. These forms will be available to prospects, clients and the general public.

Company Tracking Number: LTCAR0022201A01

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: CP Adv Natl Cons - Prod Spec

Project Name/Number: CP Adv Natl Cons - Prod Spec/LTCAR0022201A01

Certain information has been bracketed as variable, such as month, day, year, time, producer name, location, producer email address etc.

We want to have the right to use this piece in other media in PDF format, as images of these pages including New York Life Insurance Company websites, New York Life agents' websites, or other websites advertising New York Life Insurance Company's long-term care insurance policies, such as a sponsoring organization (employer or association) website.

To the best of our knowledge and belief, this filing is complete and is intended to comply with the insurance laws and regulations of your jurisdiction. Should you have any questions or need additional information, please do not hesitate to contact me at 1-800-723-5555, ext. 5584. Thank you for your assistance.

Sincerely,

Susan Byrnes

Sr. Contract and Compliance Associate

Attachment(s)

Company and Contact

Filing Contact Information

Susan Byrnes, Sr. Contracts & Compliance sbyrnes@newyorklifeltc.com

Associate

6200 Bridge Point Parkway Suite 400 (512) 703-5555 [Phone] Austin, TX 78730-5006 (512) 703-5564[FAX]

Filing Company Information

New York Life Insurance Company CoCode: 66915 State of Domicile: New York

6200 Bridge Point Parkway Suite 400 Group Code: 826 Company Type:
Austin, TX 78730 Group Name: State ID Number:

(512) 703-5555 ext. [Phone] FEIN Number: 13-5582869

SERFF Tracking Number: NYLX-125358410 State: Arkansas
Filing Company: New York Life Insurance Company State Tracking Number: 37400

Company Tracking Number: LTCAR0022201A01

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: CP Adv Natl Cons - Prod Spec

Project Name/Number: CP Adv Natl Cons - Prod Spec/LTCAR0022201A01

Filing Fees

Fee Required? Yes

Fee Amount: \$100.00

Retaliatory? No

Fee Explanation:

Per Company: No

CHECK NUMBER CHECK AMOUNT CHECK DATE 5990368803 \$100.00 11/08/2007

Company Tracking Number: LTCAR0022201A01

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: CP Adv Natl Cons - Prod Spec

Project Name/Number: CP Adv Natl Cons - Prod Spec/LTCAR0022201A01

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor (FM)	07/17/2008	07/17/2008

Company Tracking Number: LTCAR0022201A01

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: CP Adv Natl Cons - Prod Spec

Project Name/Number: CP Adv Natl Cons - Prod Spec/LTCAR0022201A01

Disposition

Disposition Date: 07/17/2008

Implementation Date: Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: LTCAR0022201A01

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: CP Adv Natl Cons - Prod Spec

Project Name/Number: CP Adv Natl Cons - Prod Spec/LTCAR0022201A01

Item Type Item Name Item Status Public Access

Supporting Document AR CvrLtr, AR NAIC Transmittal , AR Filed-Closed Yes

Filing Sched Form

Form Sales Pres Inv Ads - Women Filed-Closed Yes

Company Tracking Number: LTCAR0022201A01

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: CP Adv Natl Cons - Prod Spec

Project Name/Number: CP Adv Natl Cons - Prod Spec/LTCAR0022201A01

Form Schedule

Lead Form Number:

Review	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Status	Number			Data		
Filed-	356493CV	- Advertising Sales Pres Inv Ads	s - Initial		0	356493CV-A -
Closed	A - D	Women				D.PDF



[PHOTO]



[Month, Day, Year] [Time]

Did you know, women are more likely than men to become caregivers for aging or disabled family members? And often, women must juggle these caregiver duties with being a parent, managing a household and even a full-time job. Now think about what would happen if, one day, you needed care yourself. What impact could it have on your family, your plans for retirement, your quality of life?

You are invited to a free, informational workshop about important issues facing women and long-term care planning. Learn how long-term care insurance can be an important part of your retirement plan. Call [Producer phone] today to reserve your space at this event.

[Sales Presentation location] [Address 1] [Address 2] [City, state and zip]

[Producer Name]
[CA Producer License # - CA Only]

[Producer phone number]
[producer e-mail address]

The Company You Keep®

This is for solicitation of insurance. An insurance producer may contact you. © 2007 New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010. All rights reserved.

1/2 vertical AD 1/8 AD





[Month, Day, Year] [Time]

Did you know, women are more likely than men to become caregivers for aging or disabled family members? And often, women must juggle these caregiver duties with being a parent, managing a household and even a full-time job. Now think about what would happen if, one day, you needed care yourself. What impact could it have on your family, your plans for retirement, your quality of life?

You are invited to a free, informational workshop about important issues facing women and long-term care planning. Learn how long-term care insurance can be an important part of your and your family's retirement plan. Call [Producer phone] today to reserve your space at this event.

[Sales Presentaion Location] [Any town, USA]

[Producer Name]

[CA License # - CA only] [Producer phone] [producer e-mail address]

The Company You Keep®

This is for solicitation of insurance. An insurance producer may contact you. © 2007 New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010. All rights reserved.



HERE'S TO along life A FREE SALES PRESENTATION SEMINAR FOR WOMEN ABOUT LONG-TERM CARE INSURANCE

[Month] [Day] [Time]

[Sales Presentation Location] [Any town, USA]

Call [Producer Name] at [Producer number] to reserve your space today.

356493CV-C

[CA License # - CA Only]

This is for the solicitation of insurance. An insurance producer may contact you. © 2007 New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010. All rights reserved.

1/4 vertical AD





You are invited to a free, informational workshop about important issues facing women and long-term care planning. Learn how long-term care insurance can be an important part of your and your family's retirement plan. Call [Producer phone] today to reserve your space at this event.

[Month] [Day] [Time]

[Sales Presentation Location] [Anytown, USA]

[Producer Name]
[CA License # - CA only]
[Producer phone]
[producer e-mail address]

The Company You Keep®

356493CV-D

This is for solicitation of insurance. An insurance producer may contact you.

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356493CV-B

Company Tracking Number: LTCAR0022201A01

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: CP Adv Natl Cons - Prod Spec

Project Name/Number: CP Adv Natl Cons - Prod Spec/LTCAR0022201A01

Rate Information

Rate data does NOT apply to filing.

Company Tracking Number: LTCAR0022201A01

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: CP Adv Natl Cons - Prod Spec

Project Name/Number: CP Adv Natl Cons - Prod Spec/LTCAR0022201A01

Supporting Document Schedules

Review Status:

Satisfied -Name: AR CvrLtr, AR NAIC Transmittal , Filed-Closed 07/17/2008

AR Filing Sched Form

Comments:

Attachments:

AR CvrLtr.PDF

AR NAIC Transmittal .PDF

AR Filing Sched Form.PDF



New York Life Insurance Company

Long-Term Care Division 6200 Bridge Point Parkway, Suite 400 Austin, Texas 78730-5006

Bus: 800--723-5555 x 5584

Fax: 512-703-5564

E-mail: sbyrnes@newyorklifeltc.com

www.newyorklifeltc.com

Susan Byrnes

Senior Contracts and Compliance Associate

November 7, 2007

Mr. John Shields
Officer in Charge of Health Compliance
Life and Health Division
Arkansas Department of Insurance
1200 West Third St.
Little Rock, AR 72201-1904

Re: New York Life Insurance Company

NAIC # 826-66915; FEIN # 13-5582869

Long-Term Care Advertising Form Number: 356493CV-A, 356493CV-B, 356493CV-C & 356493CV-D

Dear Mr. Shields,

The above-captioned forms are being submitted for your review. These forms are new and do not replace any previously approved forms.

We consider these advertisements to be invitations to inquire. These advertisements are for use in magazines and/or new paper's. These forms will be available to prospects, clients and the general public.

Certain information has been bracketed as variable, such as month, day, year, time, producer name, location, producer email address etc.

We want to have the right to use this piece in other media in PDF format, as images of these pages including New York Life Insurance Company websites, New York Life agents' websites, or other websites advertising New York Life Insurance Company's long-term care insurance policies, such as a sponsoring organization (employer or association) website.

To the best of our knowledge and belief, this filing is complete and is intended to comply with the insurance laws and regulations of your jurisdiction. Should you have any questions or need additional information, please do not hesitate to contact me at 1-800-723-5555, ext. 5584. Thank you for your assistance.

Sincerely,

Susan Byrnes

Sr. Contract and Compliance Associate

Attachment(s)

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Arkar	ısas					
2.	2. Department Use Only							
NT/A	State Tracking ID							
N/A								
				Insurer	NAIC Group			
3.	Insurer Name & Address	Domici	le	License Type	#	NAIC#	FEIN#	State #
	ork Life Insurance	New Yo	ork	N/A		826-66915	13-5582869	
	Bridge Point Parkway							
Suite Austii	400 1, Texas 78730-5006							
4.	Contact Name & Address	Telej	phone	#	Fax #		E-mail Address	
	Byrnes York Life Insurance Company	1-80	0-723-	5555 x 5584	512-703-5575		sbyrnes@newyo	orklifeltc.com
	Bridge Point Parkway							
Aust	in, Texas 78730-5006							
		□⊠R	eview	& Approval	☐ File & Us	e \square In	formational	
5.	Requested Filing Mode				plain):	_		
	requested 1 milg 170de				P.W			
			25/40	2011 1 25(402	OV D 25(402C)	I C 9 25(40)	ICW D	
6. 7.	Company Tracking Numb New Submission	er Resub		-	CV-B, 356493CV ous file #			
/.	New Submission			lividual	Franchise			
			☐ Small ☐ Large ☐ Small and Large					
8.	Market		Group					
					☐ Employer ☐ Association ☐ Blanket ☐ Discretionary ☐ Trust			Blanket
					Other:	-		
9.	Type of Insurance		LTC 0	3I Individual Lo	ong-Term Care			
10.	Product Coding Matrix Filing Code		LTC0	3I.001 Qualifie	<u>d</u>			
				FORMS Policy		Dutling of Co-		Certificate
				Policy Application/Enro		Outline of Cov Rider/Endorse		=
				Schedule of Bene	efits [] (Other		
			Rate	<u>es</u>				
	New Rate ☐ Revised Rate							
11.	Submitted Documents		☐ J	FILING OTHE	R THAN FORM	OR RATE:		
Please explain: SUPPORTING DOCUMENTATION								
				ticles of Incorpo			arty Authorization	
			As	sociation Bylaw	S	☐ Trust Ag	greements	
				tement of Varia tuarial Memorar		Certifica	ations	
			=	her		·		

ffective	e March 1, 2007					
12.	Filing Submission Date	November 14, 2	007			
12	Filing Fee	Amount	\$100.00	Check Date	11-08-07	
13.	(If required)	Retaliatory	Yes No	Check Number	5990368803	
14.	Date of Domiciliary Approval	N/A				
15.	Filing Description:					
16.						
	Certification (If required) EREBY CERTIFY that I have revie	ewed the applical	ble filing requirements for	or this filing, and comp	olies with all	
annl	applicable statutory provisions for the state of Arkansas					

Print NameMichael Francescone	Title VP & Actuary
Original Signature Minhal Francescore	Date November 7, 2007

LHTD-1 Page 2 of 2

17.	Form Filin	ng Attachment
Thi	s filing transmittal is part of company tracking number	N/A
Thi	s filing corresponds to rate filing company tracking number	N/A

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	1st Sales Pres Inv Ad for Women	351662CV-A		N/A
	Advertising		Revised	N/A
			Other	
02	2 nd Sales Pres Inv Ad for Women	351662CV-B		N/A
-	Advertising	1	∑ Initial	N/A
	D		Revised	
03	3 rd Sales Pres Inv Ad for Women	351662CV-C	Other	N/A
03	Advertising	351002CV-C	Initial	N/A N/A
	Advertising		Revised	IVA
	.th		Other	
04	4th Sales Pres Inv Ad for Women	<u> </u>	⊠ Initial	N/A
	Advertising		Revised	N/A
			Other	
05			☐ Initial	
			Revised	
			Other	
06			☐ Initial	
			Revised	
			Other	
0.7				
07			☐ Initial	
		-	Revised	
			☐ Other	
08			_	
00		1	Initial	
			Revised	
09			Other	
U9				
		1	Revised	
			☐ Other	
10			☐ Initial	
		1	☐ Initial ☐ Revised	
			Other	
11				
			Initial	
		1	Revised	
			Other	
12			☐ Initial	
		-	Revised	
			Other	

LH-FFA-1

13		☐ Initial ☐ Revised ☐ Other	
14		☐ Initial ☐ Revised ☐ Other	N/A N/A
15		☐ Initial ☐ Revised ☐ Other	N/A N/A
16		☐ Initial ☐ Revised ☐ Other	N/A N/A
17		☐ Initial ☐ Revised ☐ Other	N/A N/A
18		☐ Initial ☐ Revised ☐ Other	N/A N/A
19		☐ Initial ☐ Revised ☐ Other	N/A N/A
20		☐ Initial ☐ Revised ☐ Other	N/A N/A
21		☐ Initial ☐ Revised ☐ Other	N/A N/A
22		☐ Initial ☐ Revised ☐ Other	N/A N/A
23		☐ Initial ☐ Revised ☐ Other	N/A N N/A N/A /A
24		☐ Initial ☐ Revised ☐ Other	N/A N/A
25		☐ Initial ☐ Revised ☐ Other	N/A N/A
26		☐ Initial ☐ Revised ☐ Other	N/A N/A

LH-FFA-2

18.		Rate Filing	Attachment				
This	s filing transmittal is part of company t		N/A				
This	This filing corresponds to form filing company tracking number		N/A				
	Overall percentage rate indication (when applicable)		N/A				
Ove	rall percentage rate impact for this fili	ng		%			
	Document Name	Affected Form		Previous State Filing Number			
	Description	Numbers					
01	-		☐ New	N/A			
			Revised	1 1112			
			Request +%%				
02			New				
			☐ Revised				
			Request +%%				
			Other				
03			☐ New				
			Revised				
			Request +%%				
			Other				
04			New				
			Revised				
			Request +%%				
05			Other				
05			☐ New				
			Revised Request +%%				
			Other				
06			New				
00			Revised				
			Request +%%				
			Other				
07			New				
			Revised				
			Request +%%				
			Other				
08			New				
			Revised				
			Request +%%				
00			Other				
09			New				
			Revised				
			Request +%%				
10		+	Other				
10			☐ New ☐ Revised				
			Other				
	1	1		•			

LH RFA-1

ARKANSAS INSURANCE DEPARTMENT



Mike Pickens Commissioner 1200 West Third Street Little Rock, AR 77201-1904 1-501-371-2600 1-800-282-9134 Fax 1-501-371-2618

__x\$100=____

ATTN: LIFE & HEALTH DIVISION, AR	KANSAS INSUR	ANCE DEPARTM	ENT	
Company Name: New York Life Insurance	Company_			
Company NAIC Code: 66915_ Company Contact Person & Telephone #_N	Marryjo Ortiz, 1-80	00-723-5555, ext. 5	532	
INSURANCE DEPARTMENT USE ONL	<u>Y</u>			
ANALYST:	_AMOUNT:	ROUT	E SLIP:	
ALL FEES ARE PER EACH INSU UNLESS OTHERWISE INDICAT		JAL STATEMENT	LINE (OF BUSINESS,
FEE SCHE	DULE FOR ADM	IITTED INSURER	S	
RATE/FORM FILINGS				
Life and /or Disability policy form filing and review, per each policy, contract, annui form, per each insurer, per each filing.	ty			_x\$ 50= tory
Life and/or Disability - Filing and review of each rate filing or loss ratio guarantee filing per each insurer.				_x\$ 50= tory
Life and/or Disability Policy, Contract or Annuity Forms: Filing and review of each certificate, rider, endorsement or application if each is filed separately from the basic for				_x\$ 20= tory
Life and/or Disability: Filing and review of Insurer's advertisements, per advertisement each insurer.				_x\$ 25= <u>\$100.00</u> atory
AMEND CERTIFICATE OF AUTHORIT	<u>Y</u>			
Review and processing of information to an Insurer's Certificate of Authority.	nend an		*	_x\$400=

- * THESE FEES ARE PAYABLE UNDER THE NEW FEE SCHEDULE AS AOUTLINED UNDER RULE AND REGULATION 57.
- ** THESE FEES ARE PAYABLE UNDER THE OLD FEE SCHEDULE AS OUTLINED UNDER ARK. CODE ANN. 23-65-102, RETALIATORY TAX.
- *** THESE FEES ARE PAYABLE AS REQUIRED IN ARK. CODE ANN §23-61-401

Filing to amend Certificate of Authority.